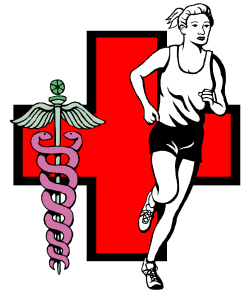




HEALTH MATTERS

A MONTHLY REPORT ON THE STATUS OF THE CITY OF CARMEL EMPLOYEE HEALTH BENEFIT PLAN



August 31 Balance	\$811,682		Dec 31, 2009 Balance	\$482,534
Total Revenues	\$763,724		Jan - Sep Revenues	\$7,302,506
Employer Premiums			Jan - Sep Expenses	\$6,931,295
Employee Premiums			Sep 30, 2010 Balance	\$853,745
Other Revenues				
Total Expenses	\$721,661		YTD Gain/(Loss)	\$371,211
Week 1 Claims	70,527			
Week 2 Claims	128,543			
Week 3 Claims	214,361			
Week 4 Claims	83,325			
Rx Claims	143,577			
Fixed Costs—Premiums	63,149			
Fixed Costs--Fees	18,179			
Monthly Gain/(Loss)	\$42,063			
September 30 Balance	\$853,745			

Wellness 2010-2011

Wellness screenings will be held November 16, 17, 18 and 23 at various City work sites. Those who wish to participate in the program, and receive a \$10 per pay discount on their health insurance contributions, will be required to get the screening (requirements differ slightly for sworn police officers and firefighters), complete an online health risk assessment and talk with a health coach.

This year's theme is "Get Up, Get Active, Get Fit." Each participant will receive a pedometer and be required to participate in various activities (including walking a minimum number of steps per month) in order to continue receiving the discount. Additional information is coming soon.

Open Enrollment

Open enrollment for 2011 will begin November 15. This is later than in the past because we are using a new online enrollment system and will need less time at the end of the year to get enrollment data into the payroll system.

The only changes to the plan in 2011 will be those required by the health care reform act:

- Children may remain in the plan (or enroll in the plan) up to age 26;
- The lifetime maximum limit is removed;
- Pre-existing condition exclusions are eliminated for participants under age 19;
- Flex accounts may no longer be used for over-the-counter drugs.

The 2011 insurance rates are shown below:

Plan B

	Total Premium	City Portion	City %	Employee Portion	Employee %
Employee Only	\$271.77	\$226.77	83%	\$45.00	17%
Employee/Spouse	\$629.60	\$525.60	83%	\$104.00	17%
Employee/Child(ren)	\$578.71	\$482.71	83%	\$96.00	17%
Employee/Family	\$945.01	\$789.01	83%	\$156.00	17%

Plan C

	Total Premium	City Portion	City %	Employee Portion	Employee %
Employee Only	\$252.45	\$226.77	90%	\$25.67	10%
Employee/Spouse	\$584.98	\$525.60	90%	\$59.38	10%
Employee/Child(ren)	\$537.56	\$482.71	90%	\$54.85	10%
Employee/Family	\$878.04	\$789.01	90%	\$89.03	10%

Dental

	Total Premium	City Portion	City %	Employee Portion	Employee %
Employee Only	\$18.15	\$13.61	75%	\$4.54	25%
Employee/Spouse	\$35.12	\$26.34	75%	\$8.78	25%
Employee/Child(ren)	\$33.08	\$24.81	75%	\$8.27	25%
Employee/Family	\$50.02	\$37.52	75%	\$12.51	25%

Compiling your Medical Family Tree

By Mayo Clinic Staff (www.mayoclinic.com)

Your family medical history—also called a medical family tree—is a record of illnesses and medical conditions affecting your family members. Similar to a family tree, a family medical history shows the relationships among members of your family, but it also includes relevant health information for each person.

How is a family medical history used? You inherit half of your genetic profile from each parent. Along with the genetic information that determines your appearance, you inherited genes that may cause or increase your risk of certain medical conditions. A family medical history can help your doctor interpret the history of disease in your family and identify patterns that may be relevant to your own health. Your doctor may use your family medical history to:

- Assess your risk of certain diseases
- Recommend treatments or changes in diet or lifestyle habits to reduce the risk of disease
- Determine which diagnostic tests to order
- Determine the type and frequency of screening tests
- Determine whether you or family members should get a specific genetic test
- Identify a condition that might not otherwise be considered

- Identify other family members who are at risk of developing a certain disease
- Assess your risk of passing conditions on to your children

A family medical history can't predict your future health — it only provides information about risk. Other factors such as your diet, weight, exercise routine and exposure to environmental factors also will raise or lower your risk of developing certain diseases.

What's the best way to gather family medical information? Your family may want to work together on developing your family medical history. Holidays and reunions can provide a good opportunity for you and your relatives to gather information. Not everyone, however, may be comfortable disclosing personal medical information. A number of factors may contribute to a person's reluctance to discuss medical issues, including guilt, shame and painful memories. Consider the following strategies to address these issues with your relatives:

- Share your purpose. Explain that you're creating a record to help you determine whether you and your relatives have a family history of certain diseases or health conditions. Offer to make the medical history available to other family members so that they can share the information with their doctors.
- Provide several ways to answer questions. Some people may be more willing to share health information in a face-to-face conversation. Others may prefer answering your questions by phone, mail or email.
- Word questions carefully. Keep your questions short and to the point.
- Be a good listener. As your relatives talk about their health problems, listen without judgment or comment.
- Respect privacy. As you collect information about your relatives, respect their right to confidentiality. Some people may not want to share any health information with you. Or they may not want this information revealed to anyone other than you and your doctor.

What other sources of information may be beneficial? You may want to consult family documents, such as existing family trees, baby books, old letters, obituaries or records from places of worship. Public records — birth certificates, marriage licenses and death certificates — are usually available in county record offices. If you or your family members maintain electronic personal health records, use them.

If you're adopted, ask your adoptive parents if they received any medical information about your biological parents at the time of your adoption. Adoption agencies also may have family medical information on file. If you were adopted through an open adoption process, you may be able to discuss your family's medical history directly with members of your biological family.

What information should be included in a family medical history? If possible, your family medical history should include at least three generations. Compile information about your grandparents, parents, uncles, aunts, siblings, cousins, children, nieces, nephews and grandchildren. For each person, try to gather the following information:

- Sex
- Date of birth
- Ethnicity
- Diseases or other medical conditions

- Age when disease was diagnosed
- Diet, exercise habits, smoking habits or history of weight problems
- For deceased relatives, age at the time of death and cause of death

Ask about the occurrence of the following diseases and medical conditions often associated with genetic risk:

- Cancer
- Heart disease
- Diabetes
- Dementia
- Asthma
- Arthritis
- Mental illness
- High blood pressure or high cholesterol
- Stroke
- Kidney disease
- Alcoholism or other substance abuse
- Vision or hearing loss
- Learning disabilities
- Mental retardation
- Miscarriage, stillbirth, birth defects or infertility
-

How should the information be compiled into a family tree? Once you've gathered information about your family, create a diagram that visually depicts the relationships among family members. Record the medical information and other details about each person on your tree. If information about a disease or cause of death is unknown, don't guess at the answer. An incorrect guess can result in a poor interpretation of your medical history. Don't worry if some details are missing.

Give your doctor a copy of your family medical history and ask him or her to review it with you. Your doctor may ask you questions for clarification and can help you interpret the relevance of certain patterns in your medical history. He or she may advise you immediately regarding preventive measures you can take or screening tests you should schedule. Going forward, update your family medical history every couple of years. Be sure to share updates with your doctor.